

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18–25204–CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David S. Fenkel
116 Appletree Ct
Monmouth Junction, NJ 08852–2102

Social Security No.:
xxx–xx–3547

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 7, 2019

JAN: wdr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 David S. Fenkel
 Debtor

Case No. 18-25204-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

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 Total Noticed: 26

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db #David S. Fenkel, 116 Appletree Ct, Monmouth Junction, NJ 08852-2102
 lm US Bank National, c/o KML, 701 Market St., Ste 5000, Philadelphia, PA 19106-1541
 517673042 AES, PO Box 2461, Harrisburg, PA 17105-2461
 518241001 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
 518241002 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408,
 Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
 517673048 #Heather A. Fenkel, 116 Appletree Ct, Monmouth Junction, NJ 08852-2102
 517673049 Keybank National Association, PO Box 94968, Cleveland, OH 44101-4968
 517673050 NJ EZ Pass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
 517700638 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 517673052 +Retreival Masters Credit Bureau, Inc., 4 Westchester Plz Ste 110, Elmsford, NY 10523-1616
 517673056 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division of Taxation, PO Box 283,
 Trenton, NJ 08695-0283)
 517673053 Silk'n Flash & Go, c/o SKO Brenner American, Inc., PO Box 230, Farmingdale, NY 11735-0230
 517673054 South Brunswick Tax Collector, PO Box 190, Monmouth Junction, NJ 08852-0190
 517673057 US Bank National, c/o Kivitz McKeever Lee, PC, 701 Market St Ste 5000,
 Philadelphia, PA 19106-1541
 517673058 Van Ru Credit Corporation, Dept. 96307, PO Box 1259, Oaks, PA 19456-1259
 517673059 +Western Sky, 612 East St, Timber Lake, SD 57656-7726
 517673060 Work Out World, c/o Senex Services Corp. Dept. 7030, PO Box 30516,
 Lansing, MI 48909-8016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2019 00:06:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 08 2019 00:06:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517673043 E-mail/Text: bankruptcy@cashcall.com Nov 08 2019 00:07:24 Cash Call, PO Box 66007,
 Anaheim, CA 92816-6007
 517673046 E-mail/Text: mrdiscen@discover.com Nov 08 2019 00:06:03 Discover Bank, PO Box 15316,
 Wilmington, DE 19850-5316
 517673047 E-mail/Text: bankruptcydepartment@tsico.com Nov 08 2019 00:07:22 Fedex TechConnect Inc.,
 c/o Transworld Systems, Inc., PO Box 15618, Wilmington, DE 19850-5618
 517673044 E-mail/Text: cio.bncmail@irs.gov Nov 08 2019 00:06:19 Department Of The Treasury,
 Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052
 517712242 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 08 2019 00:07:05 KeyBank NA,
 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
 517673051 E-mail/Text: bkrpt@retrievalmasters.com Nov 08 2019 00:06:56 RCMB, PO Box 1235,
 Elmsford, NY 10523-0935
 517673055 E-mail/Text: jennifer.chacon@spservicing.com Nov 08 2019 00:07:37
 SPS Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517698654* Department of the Treasury, Internal Revenue Service, P.O. Box 7346,
 Philadelphia PA 19101-7346
 517673045* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Department Of Treasury, Internal Revenue Service, PO Box 9052,
 Andover, MA 01810-9052)
 517963006* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 26

Date Rcvd: Nov 07, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE3, Asset-Backed Certificates Series 2007-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frederick J. Simon on behalf of Debtor David S. Fenkel simonmonahan216@gmail.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfbis.com, bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfbis.com, bcrowley@mchfirm.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE3, Asset-Backed Certificates Series 2007-HE3 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE3, Asset-Backed Certificates Series 2007-HE3 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9